

Information to identify the case:

Debtor 1	Maribel Lopez	Social Security number or ITIN	xxx-xx-0470
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-21680-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Maribel Lopez

9/15/17

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Maribel Lopez
 Debtor

Case No. 17-21680-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Sep 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2017.

db	+Maribel Lopez, 32 Junction Road, Flemington, NJ 08822-5721
cr	+Wilmington Savings Fund Society, FSB, D/B/A Christ, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3400
516869892	+Costco Go Anywhere Citicard, Centralized Bk/Citicorp Credit Card Svcs, Po Box 790040, St Louis, MO 63179-0040
516869895	+KML Law Group, PC, 216 Haddon Avenue, Ste 406, Westmont, NJ 08108-2812
516869896	+Kristina G. Murtha, Esquire, KML Law Group, PC, 216 Haddon Avenue, Ste 406, Westmont, NJ 08108-2812
516869900	+New Jersey American Water, 1025 Laurel Oak Road, Voorhees, NJ 08043-3506
516869898	New Jersey American Water, Box 371331, Pittsburgh, PA 15250-7331
516869899	New Jersey American Water, 100 Lincoln Drive, Voorhees, NJ 08043
516869897	+New Jersey American Water, 131 Woodcrest Road, PO Box 5079, Cherry Hill, NJ 08034-5079
516869904	++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
	(address filed with court: State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 269, Trenton, NJ 08695-0269)
516869903	+Shellpoint Mortgage Servicing, 55 Beattie Place, Suite 110, Greenville, SC 29601-5115
516869902	+Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
516869910	+Verizon Wireless, PO Box 4003, Acworth, GA 30101-9004
516869908	Verizon Wireless, ATTN: AFNI Inc., 404 Brock Drive, PO Box 3427, Bloomington, IL 61702-3427
516869911	Verizon Wireless, ATTN: CBCS, PO Box 69, Columbus, OH 43216

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QTJORR.COM Sep 15 2017 22:43:00 Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
smg	E-mail/Text: usanj.njbankr@usdoj.gov Sep 15 2017 23:00:29 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Sep 15 2017 23:00:25 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516869891	+EDI: CHASE.COM Sep 15 2017 22:48:00 Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
516869894	EDI: IRS.COM Sep 15 2017 22:49:00 Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
516869901	+E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Sep 15 2017 23:00:25 Office of the U.S. Trustee, District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100, Newark, NJ 07102-5235
516869905	EDI: AISTMBL.COM Sep 15 2017 22:43:00 T-Mobile Customer Relations, PO Box 37380, Albuquerque, NM 87176-7380
516869909	EDI: VERIZONWIRE.COM Sep 15 2017 22:48:00 Verizon Wireless, PO Box 25505, Lehigh Valley, PA 18002-5505
516869906	+EDI: VERIZONWIRE.COM Sep 15 2017 22:48:00 Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055
516869907	+EDI: VERIZONWIRE.COM Sep 15 2017 22:48:00 Verizon Wireless, 26935 Northwestern Hwy, Ste 100-CFS, Southfield, MI 48033-8449
516869912	+EDI: VERIZONWIRE.COM Sep 15 2017 22:48:00 Verizon Wireless, 5165 Emerald Pkwy, Dublin, OH 43017-1063
516869913	+EDI: VERIZONWIRE.COM Sep 15 2017 22:48:00 Verizon Wireless, 20 Alexander Drive, PO Box 5029, Wallingford, CT 06492-7529

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty*	+Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
516869893*	++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
	(address filed with court: Internal Revenue Service, Special Procedures Branch, Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 27

Date Rcvd: Sep 15, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, FSB, D/B/A Christiana Trust, not in its Individual Capacity but as Trustee of Securitized Mortgage Asset Loan Trust 2015-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joel R. Spivack on behalf of Debtor Maribel Lopez joel@spivacklaw.com, admin@spivacklaw.com;r44331@notify.bestcase.com
Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com
Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5